I wish to file the following comment in the hope of helping to stop a predatory practice. I ask the FCC to consider requiring disclosure of charges and surcharges at the time a telephone call is made on a calling card.

At present, some long distance carriers are charging a per-minute rate for such calls that is ten times higher than common home rates, coupled with a stiff surcharge on each call. A recent letter to your agency from AT&T's Margaret Berry indicated the AT&T surcharge is now \$9.99 per call

Armed with that information, I think most consumers would say, "no thanks!" Unfortunately, disclosure comes only when one receives the bill and by then there is no recourse.

Clearly, charges ought to be disclosed prior to the transaction, as they are on ATMs. An automated message is no technical challenge to the carriers. And consumers would be protected from paying fees of which they have no knowledge and which currently seem to have no limit.

Sincerely, Roger Rocka